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| Notice of Allowability | Application No. | Applicant(s) |
| | 09/613,615 | NEOFYTIDES ET AL. |
| | Examiner James H. Zurita | Art Unit 3625 |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 1 March 2007.
2. The allowed claim(s) is/are 149-169.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date 20070510.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

Response to Amendment

On 1 March 2007, applicant amended claims 91, 110, 114, 127, 131, 136 and 145. Applicant added claims 149-169.

Claim 149 incorporates limitations of claim 109 and includes all of the limitations of the base claim and any intervening claims. Claims 149-149 are allowed.

Examiner's Amendment

Authorization for the following amendment was made by Mr. Harris on 11 May 2007.

Please cancel claims 91-148.

Examiner's Reasons for Allowance

As previously noted, prior art of record does not disclose nor reasonably suggest, *inter alia*, providing an account history display including information corresponding to money transfers between a first party and a plurality of second parties, the account history display comprising, for each money transfer transaction, one or more of the following information items: a name, a reference number associated with the payment enabler system, an email address, an amount, a date, a transaction description, and the additional information.

Discussion of Closest Prior Art

The closest **non-patent literature** is *Gardyne, Allan, Introducing PayPal*, 9 December 1999, downloaded from the Internet <http://www.associateprograms.com/articles/385/1/Introducing-PayPal> on 29 October 2006. However, the reference does not specifically disclose the use of an address book database and does not provide details as to what information is displayed. As applicant notes, the reference does not provide the missing teachings of address book, and relationship of address book entry to registered users database.

The closest **US prior art** of record is Gillin, et al., US 7010512. Gillin discloses informing a second party of an account by sending the second party an email. The email contains a greeting and directs the second party to perform a specified action in order to cause an activation of the account. . However, the reference does not specifically disclose the use of an address book database and does not provide details as to what information is displayed.

The closest **non-US prior art** of record is JP411025171A, published 29 January 1999, filed on 1 July 1997 by Takao Sasaki. Sasaki discloses attaching a bank card to an e-mail order and sending it to a second party. However, Sasaki fails to disclose use of an address book, and creating an entry where none exists.

Conclusion

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably

accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to James H. Zurita whose telephone number is 571-272-6766. The examiner can normally be reached on 8a-5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jeffrey A. Smith can be reached on 571-272-6763. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

James Zurita
Primary Examiner
Art Unit 3625
10 May 2007

James Zurita
JAMES ZURITA
PRIMARY EXAMINER